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A sketch of the brief term of service of one who gave herself with definite purpose, splendid courage, and unusual equipment to the work of improving social conditions in New York city. Her achievement was particularly marked in the Congestion Exhibit of 1908, the shirt waist strike and the laundry investigation of 1909.

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*Organization for social work.* Proceedings, Vol. II, No. 4. (New York: The Academy of Political Science. 1912. Pp. iv, 236. \$1.50.)

Addresses and articles on social survey and social needs, by recognized experts.

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*Report of the American Federation of Labor Committee on Industrial Education.* (Washington: Sen. Doc. 936, 62 Cong., 2 Sess. 1912. Pp. 114. 10s.)

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*Recueil de documents sur les retraites ouvrières et paysannes.* (Paris: Berger-Levrault. 1912. 1.50 fr.)

### Insurance and Pensions

*The Business of Insurance. A Textbook and Reference Work Covering All Lines of Insurance.* Written by eighty experts. Compiled and edited by HOWARD P. DUNHAM. In three volumes. (New York: The Ronald Press Company. 1912. Pp. xvi, 520; viii, 553; viii, 478.)

A collection of information on insurance is decidedly well worth making at this stage of insurance education. Some few articles have been specially written and there are addresses and essays by such well-known authorities as Edward R. Hardy, Frederick C. Moore, Levi G. Fouse, Robert Lynn Cox, Miles M. Dawson, and Frederick G. Hoffman.

Volume I is devoted to Fire and Life Insurance; volume II, to Accident Insurance, Liability Insurance and Special Insurance; and volume III includes a discussion of general topics—supervision of companies, office organization and insurance investments—together with sample forms of policies. Students of insurance will probably find volume II, parts V and VI, most valuable. In part V are excellent chapters, each written by a specialist, on premium rates, statistics and reserves, liability insurance by the state, and the historical development of liability insurance. Other chapters discuss settlement of losses, home office and agency management. Part VI is devoted to special forms of insurance, such as burglary, automobile, credit, fly-wheel, plate-glass, title, and surety insurance. At the close of each chapter is a very good bibliography and an excellent index. The bibliography is, however, confined almost wholly to works in English.

The work has the merit or defect, according to the particular reader, of having been written almost wholly from the viewpoint of the practical insurance man. Like most compilations, it lacks logical sequence; and a proper distribution of emphasis, at least for textbook purpose, is often lacking. It certainly will not be found "a comprehensive and authoritative textbook." However, it is a very valuable reference book and as such should be accessible to all students of insurance.

W. F. GEPHART.

*Ohio State University.*

*Factory Mutual Insurance. The Achievements of Seventy-five Years.* Compiled by EDWARD V. FRENCH. (Boston: The Arkwright Mutual Fire Insurance Company. 1912. Pp. 123.)

The origin, development, and the method of operation of the factory mutual system of insurance are described in this volume. The Arkwright organization was formed in 1835 at Providence, Rhode Island, and first insured textile factories, but later included other kinds of manufacturing establishments. The early mutual companies adopted the principle of controlling fire hazard by studying its causes and insisting that each member of the association adopt certain methods of construction and protection, thus obviously excluding large numbers of factories. The mutuals pay no commissions and have no agents as such. A premium based upon the past insurance cost is charged and at the close of the year any excess is returned. In the Arkwright Company during the past fifty years 48 per cent of the premium deposit has been returned. Prevention and not indemnification is the underlying note of the factory mutual companies.

W. F. G.

#### NEW BOOKS

FURST, A. *Die reichsrechtlichen Arbeiterkrankenkassen in Deutschland und England.* (Berlin: Puttkammer & Mühlbrecht. 1912. Pp. xvi, 165. 3.60 m.)

HENDERSON, C. R. *Industrial insurance in the United States.* Second edition. (Chicago: The University of Chicago Press. 1912. Pp. x, 454. \$2.)

For this second edition the author has added a few new tables, several titles to the bibliography, and two appendices containing the compensation acts passed by the New York legislature in 1910; but